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MAIL STOP NON-FEE AMENDMENT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: John J. Koresko V

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Conf. No.: 1681

§ Group Art Unit: 3624

Appln. No.: 10/086,924

§ Examiner: Stefanos Karmis

Filing Date: February 28, 2002

§ Attorney Docket No.: 10717-1U1

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Title: SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN
FUNDED WITH A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE
ANNUITY POLICY

AMENDMENT

This Amendment is being filed in response to the Office Action dated November 25, 2003
(Paper No. 7) and is being timely filed within the shortened statutory period set for a response to
the Office Action. No fee is believed to be due for filing this response. However, if any fee is
due, please charge the fee to Deposit Account No. 50-1017 (Billing No. 210717.0002).

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